

Fill in this information to identify the case:

Debtor 1 DAVID ROCKY FAKO

Debtor 2 KELLEY D FAKO
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 20-70019

FILED

2024 OCT 16 A 11:24

CLERK
U.S. BANKRUPTCY COURT
PITTSBURGH

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PSECU Court claim no. (if known): 11

Last 4 digits of any number you use to
identify the debtor's account:

8 4 7 3

Date of payment change:

Must be at least 21 days after date
of this notice 11/16/2024

New total payment: \$ 208.45

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 9.00% New interest rate: 8.50%

Current principal and interest payment: \$ 211.15 New principal and interest payment: \$ 208.45

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 **DAVID ROCKY FAKO**
First Name Middle Name Last Name

Case number (if known) **20-70019**

Part 4: Sign Here

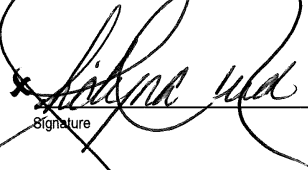
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.


Signature

Date **10/09/2024**

Print: **SH'DYNA REED**
First Name Middle Name Last Name

Title **ACCOUNT ADVISOR**

Company **PSECU**

Address **PO BOX 67013**
Number Street

HARRISBURG PA 17106
City State ZIP Code

Contact phone **800.237.7328**

Email **bankruptcynotices@psecu.com**



10/09/2024

David Rocky Fako
Kelley D Fako
12 Harmony Drive
Indiana, PA 15701

Loan #: 51

Property Address: 12 Harmony Dr, Indiana, PA 15701

RE: Changes to Your Home Equity Line of Credit (HELOC) Interest Rate and Payment Amount

Dear David & Kelley:

Pursuant to the terms of your Home Equity Line of Credit Agreement (HELOC), the Annual Percentage Rate is adjusting due to the Prime Rate Change.

	Current Rate	New Rate
Interest Rate	9%	8.5%
Principal and Interest Payment	\$211.15	\$208.45
Payment Due Date	N/A	11/16/2024
Total Monthly Payment	\$211.15	\$208.45

Please contact Real Estate Servicing Department with any questions regarding your payment at 800.237.7328. At the menu prompt, select option 6, then extension 3848.

Sincerely,
Your Team at PSECU/Credit Services



IN RE:

David Rocky Fako
Kelley D Fako
Debtor(s)

US Bankruptcy Court
Western District of Pennsylvania
Movant

vs.

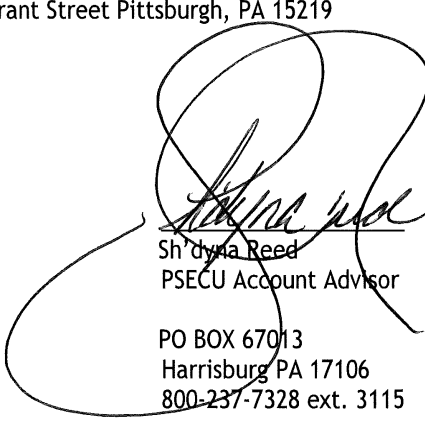
PA STATE EMPLOYEES CU
Respondent(s)

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Mortgage Payment Change upon the following by regular United States mail, postage prepaid, addressed as follows:

US Bankruptcy Court, Attn: Clerk, U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Stree Pittsburgh, PA 15219
David & Kelley Fako 12 Harmony Drive Indiana, PA 15701
Lawrence W. Willis 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235
Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219

Date: 10/09/2024



Sh'dyna Reed
PSECU Account Advisor

PO BOX 67013
Harrisburg PA 17106
800-237-7328 ext. 3115

In re:
David Fako
Kelley Fako
Debtors

Case No. 20-70019-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 16, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bankruptcynotices@psecu.com	Oct 16 2024 23:57:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Joint Debtor Kelley Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Debtor David Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Creditor Federal Home Loan Mortgage Corporation rshearer@raslg.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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User: auto

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Date Rcvd: Oct 16, 2024

Form ID: pdf900

Total Noticed: 1

TOTAL: 6